

Exhibit 3

FEDERAL DEPOSIT INSURANCE CORPORATION
WASHINGTON, D. C.

Hereby certifies that the deposits of each depositor in

BANK OF AMERICA, NATIONAL ASSOCIATION

CHARLOTTE

NORTH CAROLINA

are insured to the maximum amount provided by the
Federal Deposit Insurance Act



No: **3510-6**

Attest:

In testimony whereof, witness my signature and the seal of the
Corporation this **23RD** day of **JULY, 1999**

Robert L. Fildes

EXECUTIVE SECRETARY

Donna Favone

CHAIRMAN OF THE BOARD OF DIRECTORS